

Fill in this information to identify the case:

Debtor1 Betty J. Davidson

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the : EASTERN District of Pennsylvania
(State)

Case number 17-13127-amc

Form 4100R
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Mortgage Assets Management, LLC

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 6207

Property address: 6643 Wayne Avenue ,
Number Street

Philadelphia, PA 19119
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM/DD/YYYY

- ☒ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$18,002.30
- c. Total. Add lines a and b. (c) \$18,002.30

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

NA- This is a Reverse Mortgage
MM/ DD/ YYYY

Debtor 1

Betty J. Davidson
 First Name Middle Name Last Name

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Case Number (if known)

17-13127-amc

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Charles G. Wohlrab
 Signature

Date 06/02/2022

Print Charles G. Wohlrab, Esq.
 First Name Middle Name Last Name Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202
 Number Street

Fairfield, NJ 7004
 City State ZIP Code

Contact 470-321-7112 Email cwohlab@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on June 3 2022 I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Betty J. Davidson
6643 Wayne Avenue
Philadelphia, PA 19119-3519

And via electronic mail to:

MICHAEL D. SAYLES
Sayles and Associates
427 West Cheltenham Avenue, Suite #2
Elkins Park, PA 19027-3201

SCOTT F. WATERMAN (Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

By: /s/ Jessica Norton
Email: jnorton@raslg.com

Account #
Borrower Name(s) Betty Davidson
BK Filer: Betty J. Davidson
Date BK Filed: 5/1/2017
Case # 17-13127
Default Balance: \$18,002.30

Transaction Date	Transaction Description	Transaction amount
5/24/2017	Force Placed Fire Insurance	\$1,350.00
10/10/2017	Partial Refund - Force Placed Fire Insurance	-\$947.00
11/3/2017	Force Placed Fire Insurance 07/01/17 - 07/01/18	\$1,900.00
11/9/2017	Partial Refund - Force Placed Fire Insurance	-\$403.00
6/26/2018	Refund - Force Placed Fire Insurance 07/01/17 - 07/01/18	-\$1,900.00
11/12/2020	Delinquent Tax Payment - Philadelphia City 2019	\$7,514.14
11/12/2020	Delinquent Tax Payment - Philadelphia City 2020	\$5,305.87
11/12/2020	Delinquent Tax Payment - Philadelphia City 2018	\$5,182.29
Total Amount of Default		\$18,002.30

<i>Effective Date</i>	<i>Screen Desc</i>	<i>Transaction Amount</i>
5/24/2017	Force Placed Insurance	1350
10/10/2017	Partial Refund	-947
11/3/2017	Force Placed Insurance	1900
11/9/2017	Partial Refund	-403
6/26/2018	Partial Refund	-1900
11/12/2020	Property Charge - Tax	7514.14
11/12/2020	Property Charge - Tax	5305.87
11/12/2020	Property Charge - Tax	5182.29

Date	Check Number	Name of Party	Payment Amount
6/15/2018	1052459	CHAMPION MORTGAGE COMPANY	\$695.05
8/17/2018	1055055	CHAMPION MORTGAGE COMPANY	\$424.90
11/20/2018	1058785	CHAMPION MORTGAGE COMPANY	\$865.23
12/14/2018	1060065	CHAMPION MORTGAGE COMPANY	\$973.95
1/18/2019	1100364	CHAMPION MORTGAGE COMPANY	\$1,200.45
3/15/2019	1103169	CHAMPION MORTGAGE COMPANY	\$425.82
4/18/2019	1104646	CHAMPION MORTGAGE COMPANY	\$439.41
6/21/2019	11507835	CHAMPION MORTGAGE COMPANY	\$428.00
7/19/2019	11509209	CHAMPION MORTGAGE COMPANY	\$428.00
8/15/2019	11510604	CHAMPION MORTGAGE COMPANY	\$428.00
9/23/2019	11512108	CHAMPION MORTGAGE COMPANY	\$428.00
10/22/2019	17191345	CHAMPION MORTGAGE COMPANY	\$868.35
12/20/2019	17194623	CHAMPION MORTGAGE COMPANY	\$434.17
2/21/2020	17196806	CHAMPION MORTGAGE COMPANY	\$868.35
4/17/2020	17200123	CHAMPION MORTGAGE COMPANY	\$1,283.99
6/19/2020	17203078	CHAMPION MORTGAGE COMPANY	\$428.00
7/17/2020	17204408	CHAMPION MORTGAGE COMPANY	\$855.99
9/29/2020	17207223	CHAMPION MORTGAGE COMPANY	\$855.99
11/20/2020	17209888	CHAMPION MORTGAGE COMPANY	\$442.26
12/21/2020	17211066	CHAMPION MORTGAGE COMPANY	\$445.00
1/22/2021	17212346	CHAMPION MORTGAGE COMPANY	\$442.26
2/23/2021	17213647	CHAMPION MORTGAGE COMPANY	\$442.26
3/19/2021	17214925	CHAMPION MORTGAGE COMPANY	\$445.00
4/23/2021	17216040	CHAMPION MORTGAGE COMPANY	\$884.53

Effective Date	Screen Desc	Transaction Amount
6/22/2018	TR Payment	-695.05
8/27/2018	TR Payment	-424.9
11/26/2018	TR Payment	-865.23
12/27/2018	TR Payment	-973.95
1/28/2019	TR Payment	-1200.45
3/22/2019	TR Payment	-425.82
4/22/2019	TR Payment	-439.41
6/27/2019	TR Payment	-428
8/5/2019	TR Payment	-428
8/23/2019	TR Payment	-428
9/30/2019	TR Payment	-428
10/30/2019	TR Payment	-868.35
12/27/2019	TR Payment	-434.17
2/27/2020	TR Payment	-868.35
4/27/2020	TR Payment	-1283.99
6/25/2020	TR Payment	-428
7/24/2020	TR Payment	-855.99
10/5/2020	TR Payment	-855.99

11/30/2020	TR Payment	-442.26
12/28/2020	TR Payment	-445
1/29/2021	TR Payment	-442.26
3/1/2021	TR Payment	-442.26
3/25/2021	TR Payment	-445
4/29/2021	TR Payment	-884.53